

Information to identify the case:

Debtor 1	Nevada Ilene Richezza	Social Security number or ITIN	xxx-xx-4108
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-25068-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nevada Ilene Richezza

4/4/18

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Nevada Ilene Richezza
 Debtor

Case No. 17-25068-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 10

Date Rcvd: Apr 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2018.

db +Nevada Ilene Richezza, 229 Cedar Ridge Road, Waynesburg, PA 15370-8264
 14747964 +Jh Portfolio Debt / First Nat Bk Omaha, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
 14747965 +Keystone Anethisia Consultants, P.O. Box 644624, Pittsburgh, PA 15264-4624
 14747968 +Washington Health System, 155 Wilson Ave., Washington, PA 15301-3398

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QPJWILSON.COM Apr 05 2018 05:23:00 Pamela J. Wilson, 810 Vermont Avenue,
 Pittsburgh, PA 15234-1222

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 05 2018 01:37:54 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14747962 +EDI: WFNNB.COM Apr 05 2018 05:23:00 Comenity Bank/fashbug, Po Box 182789,
 Columbus, OH 43218-2789

14747963 +E-mail/Text: svlainich@communitybank.tv Apr 05 2018 01:38:30 Community Bank,
 90 West Chestnut Street, Suite 100, Washington, PA 15301-4524

14747966 +EDI: AGFINANCE.COM Apr 05 2018 05:18:00 OneMain Financial, Attn: Bankruptcy Department,
 601 Nw 2nd St #300, Evansville, IN 47708-1013

14747967 +E-mail/Text: jennifer.chacon@spservicing.com Apr 05 2018 01:39:26
 Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
 TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr U.S. Bank National Association, as indenture trust

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2018 at the address(es) listed below:

David A. Rice on behalf of Debtor Nevada Ilene Richezza ricelawl@verizon.net,
 lowdenscott@gmail.com
 James Warmbrodt on behalf of Creditor U.S. Bank National Association, as indenture trustee,
 for the holders of the CIM Trust 2017-3, Mortgage-Backed Notes, Series 2017-3
 bkgroup@kmlawgroup.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Pamela J. Wilson pwilson@epiqtrustee.com, pwilson@ecf.epiqsystems.com

TOTAL: 4